

KEY FINANCIAL DATA

2026

LJI Wealth Management

Fiduciary Advisor

Financial Planning-Investments-Mortgages-Insurance

6569 Carrollton Ave
Indianapolis, IN 46220

317-466-9702

lji@ljiwm.com
www.ljiwm.com



| 2026 Tax Rate Schedule | | | | |
|----------------------------------------------|-------------------------|------|-------------------|-------------------------|
| Taxable income (\$) | Base amount of tax (\$) | Plus | Marginal tax rate | Of the amount over (\$) |
| Single | | | | |
| 0 to 12,400 | | + | 10.0 | |
| 12,401 to 50,400 | 1,240.00 | + | 12.0 | 12,400.00 |
| 50,401 to 105,700 | 5,800.00 | + | 22.0 | 50,400.00 |
| 105,701 to 201,775 | 17,966.00 | + | 24.0 | 105,700.00 |
| 201,776 to 256,225 | 41,024.00 | + | 32.0 | 201,775.00 |
| 256,226 to 640,600 | 58,448.00 | + | 35.0 | 256,225.00 |
| Over 640,600 | 192,979.25 | + | 37.0 | 640,600.00 |
| Married filing jointly and surviving spouses | | | | |
| 0 to 24,800 | | + | 10.0 | |
| 24,801 to 100,800 | 2,480.00 | + | 12.0 | 24,800.00 |
| 100,801 to 211,400 | 11,600.00 | + | 22.0 | 100,800.00 |
| 211,401 to 403,550 | 35,932.00 | + | 24.0 | 211,400.00 |
| 403,551 to 512,450 | 82,048.00 | + | 32.0 | 403,550.00 |
| 512,451 to 768,700 | 116,896.00 | + | 35.0 | 512,450.00 |
| Over 768,700 | 206,583.50 | + | 37.0 | 768,700.00 |
| Head of household | | | | |
| 0 to 17,700 | | + | 10.0 | |
| 17,701 to 67,450 | 1,770.00 | + | 12.0 | 17,700.00 |
| 67,451 to 105,700 | 7,740.00 | + | 22.0 | 67,450.00 |
| 105,701 to 201,750 | 16,155.00 | + | 24.0 | 105,700.00 |
| 201,751 to 256,200 | 39,207.00 | + | 32.0 | 201,750.00 |
| 256,201 to 640,600 | 56,631.00 | + | 35.0 | 256,200.00 |
| Over 640,600 | 191,171.00 | + | 37.0 | 640,600.00 |
| Married filing separately | | | | |
| 0 to 12,400 | | + | 10.0 | |
| 12,401 to 50,400 | 1,240.00 | + | 12.0 | 12,400.00 |
| 50,401 to 105,700 | 5,800.00 | + | 22.0 | 50,400.00 |
| 105,701 to 201,775 | 17,996.00 | + | 24.0 | 105,700.00 |
| 201,776 to 256,225 | 41,024.00 | + | 32.0 | 201,775.00 |
| 256,226 to 384,350 | 58,448.00 | + | 35.0 | 256,225.00 |
| Over 384,350 | 103,291.75 | + | 37.0 | 384,350.00 |
| Estates and trusts | | | | |
| 0 to 3,300 | | + | 10.0 | |
| 3,301 to 11,700 | 330.00 | + | 24.0 | 3,300.00 |
| 11,701 to 16,000 | 2,346.00 | + | 35.0 | 11,700.00 |
| Over 16,000 | 3,851.00 | + | 37.0 | 16,000.00 |

| Standard Deductions & Child Tax Credit | |
|----------------------------------------------------|--------------------------------------|
| Filing status | Standard deduction |
| Married, filing jointly and qualifying widow(er)s | \$32,200 |
| Single or married, filing separately | \$16,100 |
| Head of household | \$24,150 |
| Dependent filing own tax return | \$1,350* |
| Additional deductions for non-itemizers | |
| Blind or over 65** | Add \$1,650 |
| Additional standard deduction for individuals 65+^ | Add \$6,000 |
| Child Tax Credit | |
| Credit per child under 17 | \$2,200 (\$1,700 refundable) |
| Income phaseouts begin at AGI of: | \$400,000 joint, \$200,000 all other |

| Tax Rates on Long-Term Capital Gains and Qualified Dividends | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| If taxable income falls below \$49,450 (single/married-filing separately), \$98,900 (joint), \$66,200 (head of household), \$3,300 (estates) | 0% |
| If taxable income falls at or above \$49,450 (single/married-filing separately), \$98,900 (joint), \$66,200 (head of household), \$3,300 (estates) | 15% |
| If income falls at or above \$545,500 (single), \$306,850 (married-filing separately), \$613,700 (joint), \$579,600 (head of household), \$16,250 (estates) | 20% |
| 3.8% Tax on Lesser of Net Investment Income or Excess of MAGI Over | |
| Married, filing jointly | \$250,000 |
| Single | \$200,000 |
| Married, filing separately | \$125,000 |

| Exemption Amounts for Alternative Minimum Tax | |
|-----------------------------------------------|-------------|
| Married, filing jointly or surviving spouses | \$140,200 |
| Single | \$90,100 |
| Married, filing separately | \$70,100 |
| Estates and trusts | \$31,400 |
| 28% tax rate applies to income over: | |
| Married, filing separately | \$122,250 |
| All others | \$244,500 |
| Exemption amounts phase out at: | |
| Married, filing jointly or surviving spouses | \$1,000,000 |
| Single and married, filing separately | \$500,000 |
| Estates and trusts | \$104,800 |

| Gift and Estate Tax Exclusions and Credits | |
|--------------------------------------------|--------------|
| Maximum estate, gift & GST rates | 40% |
| Estate, gift & GST exclusions | \$15,000,000 |
| Gift tax annual exclusion | \$19,000 |
| Exclusion on gifts to non-citizen spouse | \$194,000 |

| Education Credits, Deductions, and Distributions | | |
|------------------------------------------------------|------------------------------------------------------|-----------------------------------------|
| Credit/Deduction/Account | Maximum credit/deduction/distribution | Income phaseouts begin at AGI of: |
| American Opportunity Tax Credit/Hope | \$2,500 credit | \$160,000 joint \$80,000 all others |
| Lifetime learning credit | \$2,000 credit | \$160,000 joint \$80,000 all others |
| Savings bond interest tax-free if used for education | Deduction limited to amount of qualified expenses | \$152,650 joint \$101,800 all others |
| Coverdell | \$2,000 maximum; not deductible | \$190,000 joint \$95,000 all others |
| 529 plan (K-12) | \$20,000 distribution | None |
| 529 plan (Higher Ed.) † | Distribution limited to amount of qualified expenses | None |

| Tax Deadlines | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| January 15 – 4th installment of the previous year's estimated taxes due | |
| April 15 – Tax filing deadline, or request extension to Oct. 15. 1st installment of 2026 taxes due. Last day to file amended return for 2022. Last day to contribute to: Roth or traditional IRA for 2025; HSA for 2025; Keogh or SEP for 2025 (unless tax filing deadline has been extended). | |
| June 16 – 2nd installment of estimated taxes due | |
| September 15 – 3rd installment of estimated taxes due | |
| October 15 – Tax returns due for those who requested an extension. Last day to contribute to SEP or Keogh for 2025 if extension was filed. | |
| December 31 – Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan for 2026; 4) establish a solo 401(k) for 2026; 5) complete 2026 contributions to employer-sponsored 401(k) plans; 6) correct excess contributions to IRAs and qualified plans to avoid permanent penalty. | |

* Greater of \$1,350 or \$450 plus the individual's earned income.

**Blind or over 65, unmarried & not a surviving spouse: \$2,050.

^ Phaseout begins at \$75,000 (single) and \$150,000 (joint).

† \$10,000 lifetime 529 distribution can be applied to student loan debt.

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| Retirement Plan Contribution Limits | |
|---------------------------------------------------------------------------------------------|-----------|
| Annual compensation used to determine contribution for most plans | \$360,000 |
| Defined-contribution plans, basic limit | \$72,000 |
| Defined-benefit plans, basic limit | \$290,000 |
| 401(k), 403(b), 457(b), Roth 401(k) plans elective deferrals | \$24,500 |
| Catch-up provision for individuals 50-59 and 64+, 401(k), 403(b), 457(b), Roth 401(k) plans | \$8,000 |
| Catch-up provision for individuals 60-63, 401(k), 403(b), 457(b), Roth 401(k) plans | \$11,250 |
| SIMPLE plans, elective deferral limit | \$17,000 |
| SIMPLE plans, catch-up contribution for individuals 50 and over | \$4,000 |

| Individual Retirement Accounts | | | |
|--------------------------------|-------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IRA type | Contribu- tion limit | Catch-up at 50+ | Income limits |
| Traditional nondeductible | \$7,500 | \$1,100 | None |
| Traditional deductible | \$7,500 | \$1,100 | If covered by a plan: \$129,000 - \$149,000 joint \$81,000 - \$91,000 single, HOH 0 - \$10,000 married filing separately If one spouse is covered by a plan: \$242,000 - \$252,000 joint |
| Roth | \$7,500 | \$1,100 | \$242,000 - \$252,000 joint \$153,000 - \$168,000 single & HOH 0 - \$10,000 married filing separately |
| Roth conversion | | | No income limit |

| Health Savings Accounts | | | |
|---------------------------|---------------------------------|------------------------------------------|---------------------------|
| Annual limit | Maximum deductible contribution | Expense limits (deductibles and co-pays) | Minimum annual deductible |
| Individuals | \$4,400 | \$8,500 | \$1,700 |
| Families | \$8,750 | \$17,000 | \$3,400 |
| Catch-up for 55 and older | \$1,000 | | |

| Deductibility of Long-Term Care Premiums on Qualified Policies | |
|----------------------------------------------------------------|-----------------------------------------------------------------|
| Attained age before close of tax year | Amount of LTC premiums that qualify as medical expenses in 2026 |
| 40 or less | \$500 |
| 41 to 50 | \$930 |
| 51 to 60 | \$1,860 |
| 61 to 70 | \$4,960 |
| Over 70 | \$6,200 |

| Medicare Deductibles | |
|-----------------------------------------------------------------------------|--------------|
| Part B deductible | \$283.00 |
| Part A (inpatient services) deductible for first 60 days of hospitalization | \$1,736.00 |
| Part A deductible for days 61-90 of hospitalization | \$434.00/day |
| Part A deductible for more than 90 days of hospitalization | \$868.00/day |

| Social Security | | |
|---------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------|
| Benefits | | |
| Estimated maximum monthly benefit if turning full retirement age (67 years) in 2026 | \$4,152 | |
| Retirement earnings exempt amounts | \$24,480 under FRA \$65,160 during year reach FRA No limit after FRA | |
| Tax on Social Security benefits: income brackets | | |
| Filing status | Provisional income* | Amount of Social Security subject to tax |
| Married filing jointly | Under \$32,000 \$32,000-\$44,000 Over \$44,000 | 0 up to 50% up to 85% |
| Single, head of household, qualifying widow(er), married filing separately and living apart from spouse | Under \$25,000 \$25,000-\$34,000 Over \$34,000 | 0 up to 50% up to 85% |
| Married filing separately and living with spouse | Over 0 | up to 85% |
| Tax (FICA) | | |
| SS tax paid on income up to \$184,500 | % withheld | Maximum tax payable |
| Employer pays | 6.2% | \$11,439.00 |
| Employee pays | 6.2% | \$11,439.00 |
| Self-employed pays | 12.4% | \$22,878.00 |
| Medicare tax | | |
| Employer pays | 1.45% | varies per income |
| Employee pays | 1.45% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint) | varies per income |
| Self-employed pays | 2.90% plus 0.9% on income over \$200,000 (single) or \$250,000 (joint) | varies per income |

*Provisional income = adjusted gross income (not incl. Social Security) + tax-exempt interest + 50% of Social Security benefit

Downtown Indianapolis Office
619 Virginia Ave.
Indianapolis, IN 46203
317-466-9702

| Medicare Premiums | | | |
|-------------------|-------------------|----------------|--------------------------|
| 2024 MAGI single | 2024 MAGI joint | Part B Premium | Part D income adjustment |
| \$109,000 or less | \$218,000 or less | \$202.90 | \$0 |
| 109,001-137,000 | 218,001-274,000 | \$284.10 | \$14.50 |
| 137,001-171,000 | 274,001-342,000 | \$405.80 | \$37.50 |
| 171,001-205,000 | 342,001-410,000 | \$527.50 | \$60.40 |
| 205,001-499,999 | 410,001-749,999 | \$649.20 | \$83.30 |
| ≥500,000 | ≥750,000 | \$689.90 | \$91.00 |

| Uniform Lifetime Table (partial) | | | |
|--------------------------------------|----------------------------|--------------------------------------|----------------------------|
| Age of IRA owner or plan participant | Life expectancy (in years) | Age of IRA owner or plan participant | Life expectancy (in years) |
| 73 | 26.5 | 89 | 12.9 |
| 74 | 25.5 | 90 | 12.2 |
| 75 | 24.6 | 91 | 11.5 |
| 76 | 23.7 | 92 | 10.8 |
| 77 | 22.9 | 93 | 10.1 |
| 78 | 22.0 | 94 | 9.5 |
| 79 | 21.1 | 95 | 8.9 |
| 80 | 20.2 | 96 | 8.4 |
| 81 | 19.4 | 97 | 7.8 |
| 82 | 18.5 | 98 | 7.3 |
| 83 | 17.7 | 99 | 6.8 |
| 84 | 16.8 | 100 | 6.4 |
| 85 | 16.0 | 101 | 6.0 |
| 86 | 15.2 | 102 | 5.6 |
| 87 | 14.4 | 103 | 5.2 |
| 88 | 13.7 | 104 | 4.9 |

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